

Congress of the United States
Washington, DC 20515

September 16, 2025

The Honorable Linda McMahon
Secretary
U.S. Department of Education
400 Maryland Avenue SW
Washington, DC 20202

Tamy Abernathy
Office of Postsecondary Education
U.S. Department of Education
400 Maryland Avenue SW
Washington, DC 20202

RE: ED-2025-OPE-0016

Dear Secretary McMahon and Director Abernathy:

We write to provide our comments of strong disapproval to the Department of Education's (Department) Notice of Proposed Rulemaking (NPRM) [ED-2025-OPE-0016], published on August 18, 2025, that would make unlawful changes to the Public Service Loan Forgiveness (PSLF) program.

On March 7, 2025, President Trump's Executive Order 14235¹ directed the Secretary of Education and the Secretary of Treasury to redefine "public service" to align with the administration's political agenda. The Executive Order and following proposed rule directly conflict with the original intent and purpose of the PSLF program, leading public service workers to face immense uncertainty.

PSLF was created by *College Cost Reduction and Access Act of 2007* (P.L. 110-84), passed with bipartisan support and signed into law by President George W. Bush. It provides student loan forgiveness to borrowers who work in qualifying public service jobs for a minimum of 10 years. The program aims to support public servants, such as government employees, teachers, nurses, first responders, active-duty servicemembers, veterans, and non-profit workers by offering them loan forgiveness after they make 120 qualifying monthly payments under an eligible repayment plan. PSLF eases dedicated public servants' financial burden while they work to contribute to the well-being of our communities. However, navigating the program's requirements has proven complex. Many borrowers have encountered ongoing and recent challenges in applying for or receiving the forgiveness they are due, including lack of sufficient, timely program guidance from the Department to borrowers, a definitive way to determine qualifying employers, and inconsistent guidance from loan servicers regarding the number of qualifying payments made.² PSLF needs stability and faithful implementation, not political redefinition.

¹ <https://www.whitehouse.gov/presidential-actions/2025/03/restoring-public-service-loan-forgiveness/>

² <https://www.gao.gov/products/gao-18-547>

During President Trump's first administration, PSLF denial rates hovered near 98 percent.³ As referenced above, these denials were not always the fault of borrowers given the inconsistent outreach from the Department and servicers, and demonstrate the shortcomings of the Department of Education under the Trump Administration and its failure to hold loan servicers accountable.

Since the implementation of the program, public service has consistently included work at local, state, and federal governments, and non-profit, 501(c)(3) organizations regardless of the mission or political affiliations of those organizations. This NPRM would create a political litmus test for qualifying public service, which has the potential to discriminate against non-profits that serve populations in need and limit PSLF eligibility to organizations that align with one political party over another. By granting the Secretary the authority to restrict or revoke an organization's PSLF eligibility based on a "preponderance of evidence" and other vague criteria, the proposed rule could prevent many organizations from qualified employer status, thus removing a benefit their employees may consider when entering public service.

In addition, the Department's approach ignores the interests of borrowers who have already dedicated years of service. Allowing the Secretary to apply such a broad and subjective standard undermines borrower confidence. Teachers, nurses, or social workers should not have to worry that their employer will be stripped of eligibility.

Under the guise of national security, the proposed rule unfairly targets organizations that serve marginalized communities, such as those supporting and advocating for immigrant and refugee families, providing health services of LGBTQ+ youth, and protecting vulnerable children, with no clear guidance of how they determine illegal activity. These organizations fill critical gaps by supporting veterans reentering the workforce, delivering disaster relief in underserved regions, and offering health screenings in rural areas.

Revoking PSLF eligibility for public service workers who serve across communities nationwide is both reckless and harmful. We urge the Department to uphold the law as passed by Congress and immediately withdraw this proposed rulemaking.

Sincerely,



Joe Courtney
Member of Congress



Alma S. Adams, Ph.D.
Member of Congress

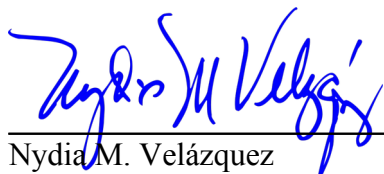
³ <https://scholarship.law.slu.edu/lj/vol65/iss2/6/>



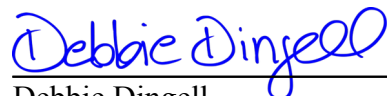
Robert C. "Bobby" Scott
Member of Congress
Ranking Member, Committee
on Education and Workforce



Frederica S. Wilson
Member of Congress



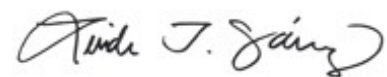
Nydia M. Velázquez
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Debbie Dingell
Member of Congress



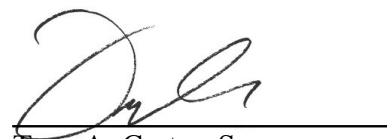
Delia C. Ramirez
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Linda T. Sánchez
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Rashida Tlaib
Member of Congress



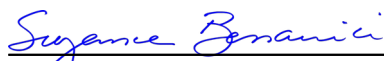
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Lloyd Doggett
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John Garamendi
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Suzanne Bonamici
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Pramila Jayapal
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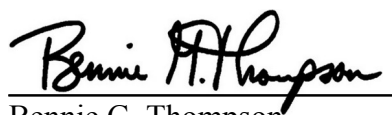
Nanette Diaz Barragán
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Frank Pallone, Jr.
Member of Congress



Greg Casar
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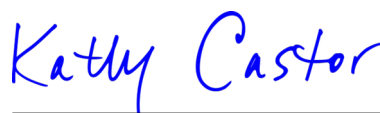
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Brendan F. Boyle
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Sylvia R. Garcia
Member of Congress



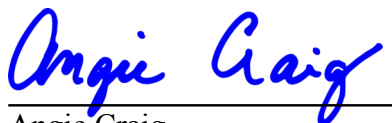
Kathy Castor
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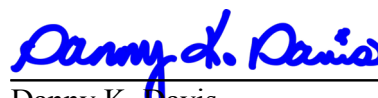
Paul D. Tonko
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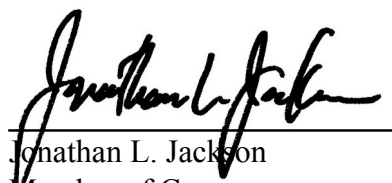
Kevin Mullin
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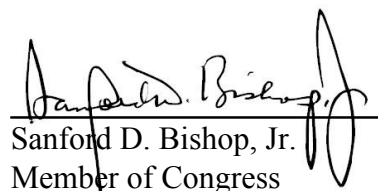
Angie Craig
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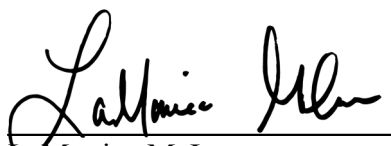
Danny K. Davis
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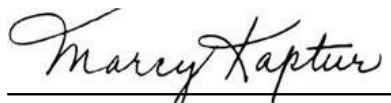
Sanford D. Bishop, Jr.
Member of Congress



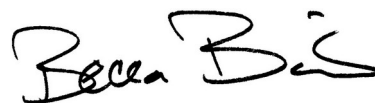
LaMonica McIver
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Ilhan Omar
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Marcy Kaptur
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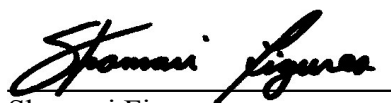
Becca Balint
Member of Congress



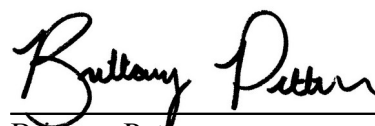
Laura Friedman
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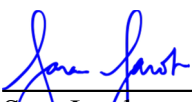
Mark DeSaulnier
Member of Congress



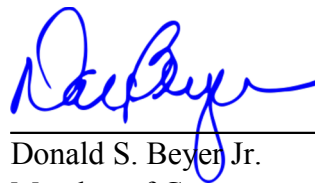
Bonnie Watson Coleman
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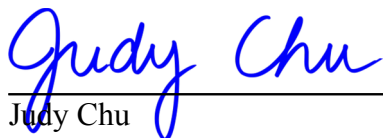
Mike Quigley
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Sara Jacobs
Member of Congress



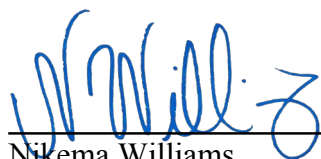
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Judy Chu
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Gabe Amo
Member of Congress



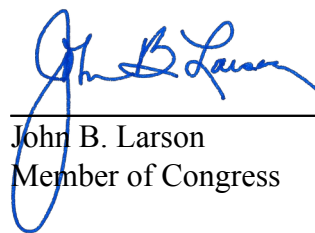
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Darren Soto
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